

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Bibi Fatima Dowlat

Case No. 18-70651 JAD

Reporting Period: 7/30/19

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR-4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

*Bibi Fatima Dowlat*  
Signature of Debtor

7/30/19  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Preparer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Preparer

FORM MOR (INDV)  
(10/19)

Bibi Fathema Dowlat

Case No. 18-70651 JAD

Debtor

Reporting Period: 7-30-19

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each amount.

Cash - Beginning of Month	357.09
<b>RECEIPTS</b>	
Wages (Net)	
Interest and Dividend Income	
Alimony and Child Support	
Social Security and Pension Income	
Sale of Assets	
Other Income (attach schedule)	12,000.00
<b>Total Receipts</b>	
<b>DISBURSEMENTS</b>	
<b>ORDINARY ITEMS:</b>	
Mortgage Payment(s)	10,831.14
Rental Payment(s)	
Other Secured Note Payment	
Utilities	
Insurance	
Auto Expense	500.00
Lease Payments	
IRA Contributions	
Repairs and Maintenance	
Medical Expenses	
Household Expenses	
Charitable Contributions	
Alimony and Child Support Payments	
Taxes - Real Estate	
Taxes - Personal Property	
Taxes - Other (attach schedule)	
Travel and Entertainment	
Gifts	B.C. charges 36.00
Other (attach schedule)	
<b>Total Ordinary Disbursements</b>	
<b>REORGANIZATION EXPENSES:</b>	
Professional Fees	
U. S. Trustee Fees	
Other Reorganization Expenses (attach schedule)	
<b>Total Reorganization Items</b>	
<b>Total Disbursements (Ordinary + Reorganization)</b>	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	

989.30

FORM 1001-10/09 (999)



Bibi Fathema Dowhut

Debtor

Case No. 18-70651 JAD

Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

Beginning Liability	Payments	Deposits	Refunds	Ending Liability
Withholding				
FICA-Employee				
FICA-Employer				
Unemployment				
Income				
Other				
<b>Total Federal Taxes</b>				
State and Local				
Withholding				
Sales				
Excise				
Unemployment				
Real Property				
Personal Property				
Other				
<b>Total State and Local</b>				
<b>Total Taxes</b>				

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

Debtor	Creditor	Amount	Due Date	Payment Status
Accounts Payable				
Wages Payable				
Taxes Payable				
Rent/Lease-Building				
Rent/Lease-Equipment				
Secured Debt/Adequate Protection Payments				
Professional Fees				
Amounts Due to Insiders*				
Other				
Other				
<b>Total Postpetition Debts</b>				

Explain how and when the Debtor intends to pay any past-due postpetition debts.

---



---



---



---

\*"Insider" is defined in 11 U.S.C. Section 101(31).

Bibi Patricia Dowling

Debtor

Case No. 18-70651 JAD

Reporting Period: \_\_\_\_\_

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

<b>ACCOUNTS RECEIVABLE RECONCILIATION</b>	
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

  

<b>ACCOUNTS RECEIVABLE AGING</b>	
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount Considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

<b>DEBTOR QUESTIONNAIRE</b>	
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.	Y
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	Y
3. Have all participation tax returns been timely filed? If no, provide an explanation below.	Y
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	Y

FORM 1002-6  
(9/07)

**Banking Summary - Last month**

7/1/2019 through 7/31/2019

8/29/2019

Page 1

Category	7/1/2019- 7/31/2019
<b>INCOME</b>	
SPOUSE INCOME	12,000.00
<b>TOTAL INCOME</b>	<b>12,000.00</b>
<b>EXPENSES</b>	
Auto	500.00
Bank Charges	36.00
MORT BLAIR CHALET	4,191.04
MORTGAGE NORTHWEST BANK	6,640.70
<b>TOTAL EXPENSES</b>	<b>11,367.74</b>
<b>OVERALL TOTAL</b>	<b>632.26</b>



Direct inquiries to:  
PO Box 190  
Indiana, PA 15701  
800.325.2265  
stbank.com

**FATHEMA DOWLUT**  
**DEBTOR IN POSSESSION**  
**CASE NUMBER 18-70651-JAD**  
**365 OAK KNOLL RD**  
**HOLLIDAYSBURG PA 16648-2613**

**Altoona Regional**

Account Number: **3004211276**

Type: **Select Banking**

**Page 1 of 2**

Statement from:  
**June 29 to July 31, 2019**

Enclosures 0

**ACCOUNT SUMMARY**

Previous Statement Balance		\$ 357.04
Deposits and Other Additions	+	18,640.70
Checks Paid and Other Subtractions	-	18,008.44
Ending Balance on July 31, 2019		\$ 989.30
Low Balance		\$ 5,474.70 -
Average Ledger Balance		\$ 1,686.11

**DAILY ACTIVITY ON YOUR ACCOUNT NUMBER: 3004211276**

		<i>Subtractions</i>	<i>Additions</i>	<i>Balance</i>
06-29	Previous Statement Balance			\$ 357.04
07-05	Deposit		\$ 5,000.00	\$ 5,357.04
07-09	Check 113	\$ 4,191.04 -		\$ 1,166.00
07-09	R Check 114	\$ 6,640.70 -		\$ 5,474.70 -
07-10	Deposit		\$ 7,000.00	\$ 1,525.30
07-10	#NSF Returned Item 114		\$ 6,640.70	\$ 8,166.00
	CHECK 114			
07-10	#Return Item Fee	\$ 36.00 -		\$ 8,130.00
	FOR RETURN OF CHECK # 114			
07-12	Check 114	\$ 6,640.70 -		\$ 1,489.30
07-15	#Preauthorized Debit	\$ 500.00 -		\$ 989.30
	MMCA CW WALLET/S BILL PAY			
	190715			
07-31	Ending Totals	\$ 18,008.44 -	\$ 18,640.70	\$ 989.30

R-Check has been returned





Direct Inquiries to:  
PO Box 190  
Indiana, PA 15701  
800.325.2265  
stbank.com

= -

**FATHEMA DOWLUT**

Account Number: **3004211276**

Type: **Select Banking**

Page 2 of 2

**CHECKS PAID IN CHECK NUMBER ORDER**

Check No.	Amount	Check No.	Amount	Check No.	Amount
113	\$ 4,191.04	114 R	\$ 6,640.70	114 *	\$ 6,640.70

\* Indicates Skip in Check Number  
R Indicates Check Has Been Returned

**WITHDRAWALS**

Date	Amount	Date	Amount
07-10 Return item fee	36.00	07-15 Preauthorized debit	500.00

**DEPOSITS**

Date	Amount	Date	Amount
07-05 Deposit	5,000.00	07-10 NSF returned item	6,640.70
07-10 Deposit	7,000.00		

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$36.00	\$36.00